

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-44. (Canceled)

45. (New) A method for providing rebates for charges made to a credit card as payments for amounts due on an insurance account, the method comprising:
providing a web site displaying a plurality of insurance policies to which the rebates may be applied;

receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;

identifying, at the website, an insurance account associated with the user selected insurance policy;

identifying, at the web site, a credit card account;

linking the insurance account with the credit card account;

calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card;

electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and

applying, by the remote processing system, the rebate amount to the insurance account.

46. (New) The method of claim 45, wherein the remote processing system is accessed over a wide area data communications network.

47. (New) The method of claim 45, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

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48. (New) The method of claim 45 further comprising:
automatically identifying an amount due on the insurance account; and
automatically applying the rebate amount to the amount due on the insurance account and
reducing the amount due.

49. (New) A method for providing rebates for charges made to a credit card for
making payments for medical expenses, the method comprising:
calculating a rebate amount based on a purchase amount charged to a credit card account
using an associated credit card;
identifying a medical services account associated with the credit card account;
transferring funds associated with the rebate amount to the identified medical services
account;
receiving information on a medical expenditure associated with the medical services
account; and
automatically transferring funds out of the medical services account based on the medical
expenditure.

50. (New) The method of claim 49 further comprising verifying an amount of
existing funds in the medical services account.

51. (New) The method of claim 50 further comprising:
linking the medical services account to a second account;
detecting insufficient funds in the medical services account; and
transferring the detected insufficient funds amount out of the second account.

52. (New) A system for providing rebates for charges made to a credit card as
payments for amounts due on an insurance account, the system comprising:
a first processing system associated with a credit card account;

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a second processing system associated with an insurance account; and
means for linking the credit card account and the insurance account,
wherein the first processing system calculates a rebate amount based on a purchase
amount charged to the credit card account using an associated credit card, electronically
transmits the rebate amount to the second processing system, and the second processing system
applies the rebate amount to the insurance account.

53. (New) The system of claim 52, wherein the first and second processing systems
are physically remote processing system maintained by different companies.

54. (New) The system of claim 52, wherein the electronically transmitting is
electronically transmitting the credit card account over a wide area data communications
network.

55. (New) The system of claim 52, wherein the first processing system is further
configured to:

provide a web site displaying a plurality of insurance policies to which the rebates may
be applied;

receive at the website a user selection of at least one of the displayed plurality of
insurance policies for applying the rebates;

identify at the website the insurance account associated with the user selected insurance
policy;

identifying at the web site the credit card account; and

link the insurance account with the credit card account.

56. (New) The system of claim 52, wherein the rebate amount is a percentage of a
purchase amount charged to the credit card account.

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57. (New) The system of claim 52, wherein the first processing system is further configured to:

automatically identify an amount due on the insurance account; and

automatically apply the rebate amount to the amount due on the insurance account and reduce the amount due.